

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

DOUGLAS P. RUSZCYK AND CYNTHIA
L. RUSZCYK

* Debtors

Case Number: **5-23-00311**

Chapter: **13**

CERTIFICATE OF MAILING

The undersigned employee in the office of:

Tullio DeLuca, Esquire

hereby certifies that a copy of the attached Notice and Motion to Temporarily
Reduce Trustee Payment was mailed today to all parties named on the mailing
list attached hereto by regular first class mail.

DATED: June 7, 2023

SIGNED: Maya Matthes

TITLE: /s/Legal Assistant

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

DOUGLAS P. RUSZCYK AND
CYNTHIA L. RUSZCYK

:
:
:
:
:

CHAPTER 13

CASE NO. 5-23-00311

Debtors

DOUGLAS P. RUSZCYK AND
CYNTHIA L. RUSZCYK

:
:
:
:
:
:
:

MOVANT

VS.

JACK N. ZAHARPOULOS ESQ.

RESPONDENT

MOTION TO TEMPORARILY REDUCE TRUSTEE PAYMENTS


AND NOW COMES, the Debtors, Douglas P. Ruszcyk and Cynthia L. Ruszcyk,
by and through their attorney, Tullio DeLuca, Esquire, and respectfully represents:

1. That the Debtor filed a Chapter 13 Petition on February 13, 2023.
2. That Debtor's Chapter 13 Plan provides for monthly payments of \$376.00 to the Chapter 13 Trustee to pay attorney and Trustee fees and secured creditors.
3. Cynthia L. Ruszcyk has experienced a temporary decrease in monthly income due to a serious medical condition.
4. Therefore, Debtor is not in a position to make the Trustee payments until their immediate problem stabilizes and regains income to satisfy the Chapter 13 Plan.
5. In light of the above, Debtor requests a Temporary Reduction of their Trustee payments to \$200.00 per month for a period of three (3) months or earlier starting in the month of June 2023. If Debtor immediate problem stabilizes, Debtor will commence Trustee payments sooner.

WHEREFORE, the Debtor respectfully requests that this Court enter an Order allowing for a reduction of Trustee's monthly payments to \$200.00 per month for a period of at least three (3) months and directing the Debtor to commence making monthly payments sooner if Debtor's immediate problem stabilizes.

Respectfully submitted,

Dated: June 6, 2023


/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID # 59887
381 N. 9th Avenue
Scranton, Pa 18504
(570) 347-7764
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

DOUGLAS P. RUSZCYK AND
CYNTHIA L. RUSZCYK

:
:
:
:
:
Chapter 13

:
CASE NO. 5:23-00311

:
Debtors

DOUGLAS P. RUSZCYK AND
CYNTHIA L. RUSZCYK

:
:
:
:
:
MOVANTS

VS.

JACK N. ZAHAROPOULOS ESQ.

:
RESPONDENT

ORDER

After notice and service to creditors and parties in interest under FRBP 9013
and upon consideration of the Debtor's Motion to Suspend Temporarily Trustee Payments,
it is hereby **ORDERED, ADJUDGED AND DECREED** by this Honorable Court that the
Debtor's Motion to Temporarily Reduce Trustee Payments is granted and the Debtor is
allowed to temporarily reduce payments to \$200.00 per month to the Chapter 13 Trustee
for a period of three (3) months from June 2023 through August 2023 due to loss of income
and it is further ordered that if the Debtor return to gainful employment prior to the three
(3) month period, Debtor is ordered to commence making monthly payments to the Chapter
13 Trustee.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
DOUGLAS P. RUSZCYK AND : Chapter 13
CYNTHIA L. RUSZCYK :
: CASE NO. 5:23-00311
Debtors :

DOUGLAS P. RUSZCYK AND :
CYNTHIA L. RUSZCYK :

MOVANTS :

VS. :

JACK N. ZAHAROPOULOS ESQ. :
RESPONDENT :

NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST

NOTICE OF OPPORTUNITY TO OBJECT AND HEARING: Pursuant to Local Rule 2002-1(a), the Court will consider this motion, objection, or other matter without further notice or hearing unless a party in interest files an objection/response on or before **June 28, 2023**. If you object to the relief requested, you must file your objection/response with the Clerk of Court and serve a copy on the movant and movant's attorney, if one is designated.

If you file and serve an objection/response within the time permitted, the Court may schedule a hearing and you will be notified. If you do not file an objection within the time permitted, the Court will deem the motion unopposed and proceed to consider the motion without further notice or hearing, and may grant the relief requested.

Date: June 7, 2023

Tullio DeLuca, Esquire
PA ID# 59887
Attorney for Debtors/Movants
381 N. 9th Avenue
Scranton, PA 18504

Clerk, U.S. Bankruptcy Court
197 South Main Street
Wilkes-Barre, PA 18701

Ally Bank, c/o AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Ally Financial, c/o AIS Portfolio Services,
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Navy Federal Credit Union
c/o Silverman Theology, LLP 11200
Rockville Pike, Suite 520 N. Bethesda,
MD 20852-7105

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Ally Financial
P.O. Box 130424
Roseville, MN 55113-0004

(p)DOVENMUEHLE MORTGAGE
1 CORPORATE DRIVE SUITE 360
LAKE ZURICH IL 60047-8945

American Express
P.O. Box 981535
El Paso, TX 79998-1535

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

(c)AMERISAVE MORTGAGE
3525 PIEDMONT RD
8 PIEDMONT CTR NE STE 600
ATLANTA GA 30305-1565

Aqua Finance, Inc.
P.O. Box 844
Wausau, WI 54402-0844

Beth Israel Deaconess Hospital - Plymouth 275
Sandwich Street
Plymouth, MA 02360-2183

Brand Source/Citi CBNA
5800 South Corporate Place
Mail Code 234
Sioux Falls, SD 57108-5027

CACH, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

CREDIT FIRST NA
PO BOX 818011
CLEVELAND, OHIO 44181-8011

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One N.A.
by American InfoSource as agent PO Box
71083
Charlotte, NC 28272-1083

Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

Credit Collection Service
P.O. Box 9134
Needham, MA 02494-9134

Credit First
6275 Eastland Rd.
Brook Park, OH 44142-1399

Credit Management Co.
2121 Noblestown Rd.
P.O. Box 16346
Pittsburgh, PA 15242-0346

Credit One Bank
P.O. Box 98872
Las Vegas, NV 89193-8872

(p)DISCOVER FINANCIAL SERVICES
LLC PO BOX 3025
NEW ALBANY OH 43054-3025

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

FB&T/Mercury
700 22nd Ave South
Brookings, SD 57006-2822

(p)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593

(p)FREEDOM FINANCIAL ASSET
MANAGEMENT LLC ATTN
BANKRUPTCY DEPARTMENT
PO BOX 2340
PHOENIX AZ 85002-2340

Geisinger
Correspondence Address
P.O. Box 9800
Coral Springs, FL 33075-0800

Geisinger
PO Box 1123
Minneapolis, MN 55440-1123

(p) BRAC LLC AKA HAMPTON ROADS
ACCEPTANCE CM 600 WASHINGTON
AVE SUITE 100
TOWSON MD 21204-1303

Harley-Davidson Credit Corp.
PO Box 9013
Addison, Texas 75001-9013

Indigo-Celtic Bank
Bankcard Services
P.O. Box 4499
Beaverton, OR 97076-4499

Internal Revenue Service
Special Procedures Branch
PO Box 7346
Philadelphia, PA 19101-7346

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p) DSNB MACY S CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O'FALLON MO 63368-2222

Mariner Finance
8211 Town Center Dr.
Nottingham, MD 21236-5904

(p)MISSION WE LLC
PO BOX 105286
ATLANTA GA 30348-5286

NAVY FEDERAL CREDIT UNION
P. O. BOX 3000
MERRIFIELD, VA 22119-3000

Navy FCU
P.O. Box 3000
Merrifield, VA 22119-3000

Navy FCU
P.O. Box 3700
Merrifield, VA 22119-3700

PA Department of Revenue
Bureau of Individual Taxes
P.O. Box 280601
Harrisburg, PA 17128-0601

Pinnacle Credit Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Purchasing Power, LLC
2727 Paces Ferry Road SE
Bldg.2, Ste 1200
Atlanta, GA 30339-6143

Quantum3 Group LLC as agent for Aqua
Finance Inc
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Genesis FS Card Services Inc
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Mercury Financial/First Bank & Trust
PO Box 788
Kirkland, WA 98083-0788

Synchrony Bank
c/o PRA Receivables Management, LLC PO
Box 41021
Norfolk, VA 23541-1021

Synchrony Bank/HSN
Attn: Bankruptcy Dept.
PO Box 965064
Orlando, FL 32896-5064

Synchrony Bank/Barbor
Attn: Bankruptcy Dept.
PO Box 965064
Orlando, FL 32896-5064

Synchrony Bank/Lowes
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

TBD/CBNA
One Court Square
Long Island City, NY 11120-0001

Tractor Supply
P.O. Box 6497
Sioux Falls, SD 57117-6497

UPMC
2 Bot Metal St.
Dist Room 386
Pittsburgh, PA 15203-2348

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101-1722

University of Pittsburgh Physicians
1400 Locust St., Suite D2-2100
Pittsburgh, PA 15219-5114

NF/Bobs Discount Furniture
PO Box 14517
Des Moines, IA 50306-3517

Wells Fargo Bank, N.A.
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

p) JACK N ZAHAROPOULOS ATTN
CHAPTER 13 TRUSTEE 8125
ADAMS DRIVE, SUITE A
HUMMELSTOWN PA 17036-8625